

# Financial advice online : experiments investigating trust in an online human advisor

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## **FINANCIAL ADVICE ONLINE**

EXPERIMENTS INVESTIGATING TRUST IN AN ONLINE HUMAN ADVISOR

van

Mirjam Schmidt

1. The chief difficulty in describing a *definiendum* is to use *definientia* which are easily understood. Social presence is one example thereof (This dissertation, chapter 2).
2. It's not what you say but how *interactively* you say it (This dissertation, chapter 2).
3. The financial crisis has at least one positive side: illustrative experimental scenarios are more readily available (This dissertation, chapter 3).
4. Customers trust purchase pals even in situations where the pal has no more experience than the customer has (This dissertation, chapter 3).
5. *Information overload* is the result of browsing journal databases.
6. Carrying out an experiment means to try out a new procedure or idea. If the new idea is prepared too much, the experiment only confirms facts that were hypothesized already beforehand.
7. A printed version and a public defense of this dissertation only exists to please the digital immigrants. Digital natives prefer a pdf-version of the dissertation and a defense via video-conference.
8. The 4 C's of a PhD are: *Creativity* to find a topic, *Compromise* on gathering data with limited means, *Communicating* the results in a way that the *Committee* likes.
9. Research on "Unter den Talaren – Muff von 1000 Jahren" [*under the gowns the fug of 1000 years*] provides surprising results: In the Netherlands, gowns do not cause fug, and in Germany, the abolishment of gowns did not decrease the fug.
10. locus dum optimus est, cessandum [*leave a jest when it pleases you best*] (Heinrich Bebel, 1508).